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UNITED STATES BANKRUPTCY COURT DISTRICT OF NEW JERSEY Caption in Compliance with D.N.J. LBR 9004-1(b)

Denise Carlon, Esquire KML Law Group, P.C. 216 Haddon Avenue, Suite 406 Westmont, NJ 08108 Main Phone: 609-250-0700 dcarlon@kmllawgroup.com Attorneys for Secured Creditor

Midfirst Bank

In Re:

Michael B. Goldsboro, Annina Goldsboro,

Debtors.



Order Filed on June 11, 2018 by Clerk **U.S. Bankruptcy Court District of New Jersey** 

Case No.: 14-14562 ABA

Adv. No.:

Hearing Date: 5/15/18 @ 10:00 a.m..

Judge: Andrew B. Alternburg, Jr

## ORDER CURING POST-PETITION ARREARS & RESOLVING CERTIFICATION OF **DEFAULT**

The relief set forth on the following pages, numbered two (2) through two (2) is hereby ORDERED.

**DATED: June 11, 2018** 

Honorable Andrew B. Altenburg, Jr. United States Bankruptcy Court

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Debtor: Michael B. Goldsboro, Annina Goldsboro

Case No: 14-14562 ABA

Caption of Order: ORDER CURING POST-PETITION ARREARS AND RESOLVING

CERTIFICATION OF DEFAULT

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, Midfirst Bank, Denise Carlon appearing, upon a motion to vacate the automatic stay as to real property located at 576 West Oak Road Vineland, NJ 08360, and it appearing that notice of said motion was properly served upon all parties concerned, and this Court having considered the representations of attorneys for Secured Creditor and Seymour Wasserstrum, Esquire, attorney for Debtors, and for good cause having been shown

It is **ORDERED, ADJUDGED and DECREED** that as of May 9, 2018, Debtors are in arrears outside of the Chapter 13 Plan to Secured Creditor for the Agreed Order payment due January 15, 2018 in the amount of \$5,538.92 (1 AO payment of \$15,977.06, less suspense \$10,438.14); and

It is further **ORDERED**, **ADJUDGED** and **DECREED** that the balance of the arrears in the amount of \$5,538.92 shall be added to the affidavit of amount due and paid through Debtors' Chapter 13 plan; and

It is further **ORDERED**, **ADJUDGED** and **DECREED** that regular mortgage payments are to resume June 1, 2018, directly to Secured Creditor's servicer, MidFirst Bank, 999 NorthWest Grand Boulevard, Oklahoma City, OK 73118 (Note: the amount of the monthly mortgage payment is subject to change according to the terms of the note and mortgage); and

It is further **ORDERED, ADJUDGED and DECREED** that for the Duration of Debtors' Chapter 13 bankruptcy proceeding, if any of the cure payments or regular monthly mortgage payments are not made within thirty (30) days of the date said payment is due, Secured Creditor may obtain an Order Vacating Automatic Stay as to Real Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late, and Debtors shall have fourteen days to respond; and

It is further **ORDERED**, **ADJUDGED** and **DECREED** that a copy of any such application, supporting certification, and proposed Order must be served on the Trustee, Debtors, and Debtors' counsel at the time of submission to the Court; and

It is further **ORDERED**, **ADJUDGED** and **DECREED** that Secured Creditor is hereby awarded reimbursement of fees and costs in the sum of \$350.00 for attorneys' fees and \$181.00 for filing fees, totaling \$531.00, which is to be paid through Debtors' Chapter 13 plan; and

It is further **ORDERED**, **ADJUDGED** and **DECREED** that Secured Creditor's Certification of Default is hereby resolved.